

<b>Information to identify the case:</b>			
Debtor 1	Richard J. Yost		
First Name	Middle Name	Last Name	
Debtor 2	Denise J. Yost		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-11240-TPA			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard J. Yost  
aka Rick J. Yost

Denise J. Yost

8/26/22

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard J. Yost  
Denise J. Yost  
Debtors

Case No. 18-11240-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Aug 26, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:**

Recip ID	Recipient Name and Address
db/jdb	Richard J. Yost, Denise J. Yost, 14514 Depot Street, Mill Village, PA 16427
14958210	+ Community Bank Na, Attn: Bankruptcy Dept, 45 - 49 Court Street, Canton, NY 13617-1179
14978694	+ Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
14958213	+ KML Law Group PC, BNY Independence Center, Suite 500, 701 Market Street, Philadelphia, PA 19106-1541
14958214	+ MedCare Equipment Company, LLC, PO BOX 1259, Dept # 140418, Oaks, PA 19456-1259
14958215	+ North American Partners in Anesthesia, 2600 University Parkway, Coralville, IA 52241-3204
14958221	+ UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348
14958220	+ Union City Municipal Authority, 22 North Main Street, Union City, PA 16438-1324

**TOTAL: 8**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 27 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 27 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2022 23:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Aug 27 2022 03:58:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14972523	EDI: PHINAMERI.COM	Aug 27 2022 03:58:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14958207	+ EDI: PHINAMERI.COM	Aug 27 2022 03:58:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14958208	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 26 2022 23:56:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
15006844	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 26 2022 23:56:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14958209	+ EDI: CITICORP.COM	Aug 27 2022 03:58:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15008993	+ EDI: CITICORP.COM		

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Aug 26, 2022

Form ID: 3180W

Total Noticed: 28

14958211	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 27 2022 03:58:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14958212	+ Email/Text: bncnotifications@pheaa.org	Aug 26 2022 23:57:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14958213	^ MEBN	Aug 26 2022 23:53:58	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14958216	+ EDI: LCIPHMRGT	Aug 27 2022 03:58:00	KML Law Group PC, BNY Independence Center, Suite 500, 701 Market Street, Philadelphia, PA 19106-1541
15001142	EDI: PRA.COM	Aug 27 2022 03:58:00	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
14959397	+ EDI: RECOVERYCORP.COM	Aug 27 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15009225	+ EDI: RMSC.COM	Aug 27 2022 03:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14958217	+ EDI: RMSC.COM	Aug 27 2022 03:58:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14958218	+ EDI: RMSC.COM	Aug 27 2022 03:58:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958219	+ EDI: RMSC.COM	Aug 27 2022 03:58:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15035468	Email/Text: bncnotifications@pheaa.org	Aug 26 2022 23:56:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
15004899	^ MEBN	Aug 26 2022 23:53:31	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
			UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Carrington Mortgage Services LLC as servicer for W
cr		Wells Fargo Bank N.A., as Trustee, for Carrington
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14958222	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14958223	*+	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
14958224	*+	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14958225	*+	Community Bank Na, Attn: Bankruptcy Dept, 45 - 49 Court Street, Canton, NY 13617-1179
14958226	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14958227	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14958228	*+	KML Law Group PC, BNY Independence Center, Suite 500, 701 Market Street, Philadelphia, PA 19106-1541
14958229	*+	MedCare Equipment Company, LLC, PO BOX 1259, Dept # 140418, Oaks, PA 19456-1259
14958230	*+	North American Partners in Anesthesia, 2600 University Parkway, Coralville, IA 52241-3204
14958231	*+	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
14958232	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958233	*+	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958234	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14958236	*+	UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348
14958235	*+	Union City Municipal Authority, 22 North Main Street, Union City, PA 16438-1324

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor Wells Fargo Bank N.A. as Trustee, for Carrington Mortgage Loan Trust, Series 2006-NC3 Asset-Backed Pass-Through Certificates bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Carrington Mortgage Services LLC as servicer for Wells Fargo Bank N.A. as Trustee, for Carrington Mortgage Loan Trust, Series 2006-NC3 Asset-Backed Pass-Through Certificates bnicholas@kmllawgroup.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com jspero@ecf.axiosfs.com;legalmom18@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Richard J. Yost rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Joint Debtor Denise J. Yost rebeka@seelingerlaw.com
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 7